

Certificate Number: 05781-PAE-DE-037917312

Bankruptcy Case Number: 20-14317



05781-PAE-DE-037917312

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 6, 2023, at 5:46 o'clock PM PST, Michael Folajtar completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 6, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President